

**State of Michigan
Department of Consumer and Industry Services
Office of Financial and Insurance Services**

**Enforcement Actions
January – March 2002**

Name and Location	Enforcement Case No.	Type of License or Registration	Action Taken	Date of Action	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
Aetna U.S. Healthcare, Inc. Southfield, MI	01-859	HMO	Notice of Opportunity to Show Compliance	09-14-01	21049 Requires HMO to keep all of its books, records & files at or under the control of its principal place of doing business in this state. 31034(k) Requires that HMO maintain financial records of any health maintenance activities separate from the financial records of other activities.	Consent Order	03-20-02	\$1,000 civil penalty fee
Atlanta Life Insurance Company Atlanta, GA	01-920	Life	Settlement Letter	11-29-01	438(3) Company failure to respond	Settlement Agreement	02-25-02	\$2,500 market conduct fee
Bailey, Thomas C. Sterling Heights, MI	EX 2001-014	Mortgage	Notice of Opportunity to Show Compliance	04-27-01	Failure to file annual report, in violation of MCL 445.1671(3); MSA 23.1125(71)(3)	Consent Order	03-22-02	Surrendered license and agreed to pay \$1,500 prior to receiving a future license
Bay Pointe Mortgage Corporation Troy, MI	EX 2001-015	Mortgage	Notice of Opportunity to Show Compliance	04-27-01	Failure to file annual report, in violation of MCL 445.1671(3); MSA 23.1125(71)(3)	Consent Order	03-22-02	\$1,000 late penalty and \$500 civil fine
Carleton Combs dba Enterprise Mortgage Lansing, MI	EX 99-209	Mortgage	Notice of Opportunity to Show Compliance	10-21-99	Multiple violations disclosed during examination	Consent Order	03-22-02	\$5,000 civil fine

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Chouinard, Jerry F. Grand Rapids, MI	02-944	Accident & Health, Life, Multiple Lines, Property & Casualty	Stipulated Consent Order	03-14-02	1207(1) Failure to timely remit money which agent holds in fiduciary capacity; 1204(4) Lack of fitness or trustworthiness	Consent Order	03-20-02	\$3,000 civil penalty fee
Ferrier, Joan Lansing, MI	EX 2001-038	Mortgage	Notice of Opportunity to Show Compliance	04-27-01	Failure to file annual report, in violation of MCL 445.1671(3); MSA 23.1125(71)(3)	Consent Order	03-22-02	Surrendered license and agreed to pay \$1,500 prior to receiving a future license
GTL Investments, Inc. DBA John Adams Mortgage Company Southfield, MI	01-915	Mortgage	Stipulated Consent Order	12-05-01	Conducted second mortgage business without the requisite license or registration, contrary to MCL 493.52; MSA 26.568(2), Transferred ownership without the Commissioner's consent, in violation of MCL 445.1659; MSA 23.1125(59), Brokered first mortgages without the requisite broker authority, contrary to MCL 445.1652(1); MSA 23.1125(52a)	Consent Order	01-11-02	\$10,000 civil fine
Harris, Sr. Venico G. and Venico Harris Insurance Agency Flint, MI	02-909	Life & Multiple Lines, Property & Casualty	Stipulated Consent Order	01-16-02	1207(1) Failure to timely remit money which agent holds in fiduciary capacity; 1204(4) Lack of fitness or trustworthiness	Consent Order	02-07-02	Revocation

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Haverdink, Matthew Zeeland, MI	00-706	Securities Agent	Notice of Opportunity to Show Compliance	12-07-01	Engaged in the offer and sale of unregistered, nonexempt securities in violation of section 301 of the Uniform Securities Act.	Consent Order	01-14-02	Suspension and restitution to 16 individuals
Herron, Randall L. Grand Rapids, MI	02-953	Life, Multiple Lines, Property & Casualty	Stipulated Consent Order	01-11-02	1207(1) Failure to timely remit money which agent holds in fiduciary capacity; 1204(4) Lack of fitness or trustworthiness	Consent Order	03-20-02	Revocation
Laura, James R. Grand Rapids, MI	02-937	Life, Accident & Health, Multiple Lines, Property & Casualty	Stipulated Consent Order	02-15-02	1204(4) Lack of fitness or trustworthiness; 2066(1) Rebating	Consent Order	02-21-02	\$1,760 civil penalty fee
Liberty Mortgage, Inc. Mishawaka, IN	01-818	Mortgage	Notice of Opportunity to Show Compliance and Notice of Intention to Revoke License	07-05-00 11-30-01	Failure to file financial statement, in violation of MCL 445.1657(2); MSA 23.1125(57)(2)	Consent Order	03-07-02	\$1,000 late penalty and \$1,000 civil fine
Marketplace Mortgage Corporation Toledo, OH	EX 2001-070	Mortgage	Notice of Opportunity to Show Compliance	04-27-01	Failure to file annual report, in violation of MCL 445.1671(3); MSA 23.1125(71)(3)	Consent Order	03-22-02	\$1,000 late penalty and \$500 civil fine
NCAS Midwest, Inc. Bloomfield, MI	01-868	Third Party Administrator	Notice of Opportunity to Show Compliance	09-28-01	Failure to file in violation of MCL 550.936(1) and 550.912(1)(c)	Consent Order	03-20-02	\$500 civil penalty fee
Pacific Equity Services, Inc. Vancouver, WA	EX-2001-091	Mortgage	Notice of Opportunity to Show Compliance	04-27-01	Failure to file annual report, in violation of MCL 445.1671(3); MSA 23.1125(71)(3)	Consent Order	02-15-02	\$1,000 late penalty and \$500 civil fine

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Paragon Home Lending, LLC Brookville, WI	01-898	Mortgage	Stipulated Consent Order	02-11-02	Conducted first mortgage business without the license required by MCL 445.1652; MSA 23.1125(52), and transferred ownership without the Commissioner's consent, in violation of MCL 493.63(2) and (3); MSA 26.568(13)(2) and (3)	Consent Order	03-15-02	\$18,000 civil fine
Sanford, Ernest D. Camden, MI	01-930	Life, Accident & Health, Multiple Lines, Property & Casualty	Stipulated Consent Order	01-11-02	1207(1) Failure to timely remit money which agent holds in fiduciary capacity; 1204(4) Lack of fitness or trustworthiness	Consent Order	01-15-02	Revocation
Star One Financial, L.L.C. Clinton Twp., MI	EX 2001-106	Mortgage	Notice of Opportunity to Show Compliance	04-27-01	Failure to file annual report, in violation of MCL 445.1671(3); MSA 23.1125(71)(3)	Consent Order	03-22-02	\$1,000 late penalty and \$500 civil fine
Sulla, Vladimir Southfield, MI	EX 2001-109	Mortgage	Notice of Opportunity to Show Compliance	04-27-01	Failure to file annual report, in violation of MCL 445.1671(3); MSA 23.1125(71)(3)	Consent Order	03-22-02	N/A
TIG Insurance Company Irving, TX	02-949	Property & Casualty	Settlement Letter	02-07-02	438(3) Company failure to respond	Settlement Agreement	03-15-02	\$2,500 market conduct fee
Title West Mortgage, Inc. Woodland Hills, CA	EX 2001-113	Mortgage	Notice of Opportunity to Show Compliance	04-27-01	Failure to file annual report, in violation of MCL 445.1671(3); MSA 23.1125(71)(3)	Consent Order	03-22-02	\$1,000 late penalty and \$500 civil fine

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U.S. Mortgage, Inc. Las Vegas, NV	EX 2001-116	Mortgage	Notice of Opportunity to Show Compliance	04-27-01	Failure to file annual report, in violation of MCL 445.1671(3); MSA 23.1125(71)(3)	Consent Order	03-22-02	\$1,000 civil fine and \$500 late penalty
Yousif, Anthony and LA Insurance Agency, XXVII, Inc. Romulus, MI	01-779	Multiple Lines, Property & Casualty	Notice of Opportunity to Show Compliance	04-25-01	1207(1) Failure to timely remit money which agent holds in fiduciary capacity; 1204(4) Lack of fitness or trustworthiness	Consent Order	01-17-02	\$1,000 civil penalty fee